

3	Standard Copy - 2821512 (1 @ \$1.600) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	1.92
3	Standard Copy - 2821512 (1 @ \$0.640) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	1.92
3	Standard Copy - 2821512 (1 @ \$0.960) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	2.88
3	Standard Copy - 2821512 (1 @ \$1.280) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	3.84
3	Standard Copy - 2821512 (1 @ \$0.320) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	0.96
3	Standard Copy - 2821512 (1 @ \$1.440) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	4.32
3	Standard Copy - 2821512 (1 @ \$0.160) - Economy 24 lb. 8.5 x 11" - Black & White - Hole Punch	0.48

SubTotal	71.84
Taxes	5.93
Total	USD \$77.77

Visa #.\*\*\*\*\*2590 [S]

Swipe

Auth No.: 054943

The Cardholder agrees to pay the issuer in accordance with the agreement between the issuer and the Cardholder.

Compare and Save  
With Staples-brand products  
THANK YOU FOR SHOPPING AT STAPLES!

# Staples Connect

2435 Iron Point Road  
FOLSOM, CA 95630  
(916) 983-2861

SALE

1927291 8 005 17636

1378 06/07/21 04:30

QTY SKU

PRICE

REWARDS NUMBER 5093041274

1 PEP RALLY AST PTIR  
718103378901 0.99

1 PEP RALLY AST PTIR  
718103378901 0.99

1 PEP RALLY AST PTIR  
718103378901 0.99

1 ECLD JRNL SPIRAL 6  
826635218739 6.00

1 AY22 BS HIMARI FRO  
699931272282 17.99

1 CLEARPOINT MIX AND  
071641073562 3.46

\*\*\*\*\* Customer Order 2224726976 \*\*\*\*\*

1 Documents  
1980563 137.50

\*\*\*\*\*

SUBTOTAL 167.92

Standard Tax 7.7500% 13.01

TOTAL \$180.93

US DEBIT

USD\$180.93

Card No.: XXXXXXXXXX 2590 [C]

Chip Read

Auth No.: 000590

AID.: A0000000980640

Verified By PIN

TOTAL ITEMS 7

TRU RED

Business essentials designed  
thoughtfully to work beautifully.

Shop Smarter. Get Rewarded.  
Staples Rewards

APPENDIX 460

# Wells Fargo Everyday Checking

December 15, 2021 ■ Page 1 of 4

**WELLS  
FARGO**

ROBERT A ROSS

## Questions?

*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

*En español:* 1-877-727-2932

*Online:* wells Fargo.com

*Write:* Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

11/22	Purchase authorized on 11/17 Safeway #2683 El Dorado Hill CA	102.35	34.59
11/22	P381324054127485 Card 3062		
11/22	Purchase authorized on 11/17 Westin (Westin Hot 972-5052900	102.35	
	TX S381321824835785 Card 3062		
11/22	Purchase authorized on 11/20 Safeway #2683 El Dorado Hill CA	26.90	34.59

## APPENDIX 462

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**Monthly service fee summary (continued)**

RC/RC



## IMPORTANT ACCOUNT INFORMATION

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**Can we reach you when it's really important?**

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Thanks for tipping, Kit

We hope you enjoyed your ride this evening.

Total \$14.63

Trip fare \$9.63

Subtotal \$9.63

Tip \$5.00

Amount Charged

 \*\*\*\* 8329

[Visit the trip page](#) for more information, including invoices (where available)

\$14.63

You rode with Francelina

UberX 5.30 miles | 7 min

- 6:55 AM | 8205 Esters Blvd, Irving, TX 75063, US
- 7:02 AM | Las Colinas Blvd W & Promenade Pkwy, Irving, Texas 75039, US

Fare does not include fees that may be charged by your bank. Please contact your bank directly for inquiries.

Thanks for tipping, Kit

We hope you enjoyed your ride this evening.

Total \$14.84

Trip Fare \$6.89

Subtotal \$6.89

Regulatory Cost Recovery Charge \$0.10

Tolls, Surcharges, and Fees \$2.85

Tip \$5.00

Amount Charged

 8329

\$14.84

[Visit the trip page](#) for more information, including invoices (where available)

You rode with Olayemi

UberX 5.09 miles | 7 min

- 7:40 AM | 8205 Esters Blvd, Irving, TX 75063, US
- 7:47 AM | 400 W Las Colinas Blvd, Irving, TX 75039, US

Fare does not include fees that may be charged by your bank. Please contact your bank directly for inquiries.

Thanks for tipping, Kit

We hope you enjoyed your ride this evening.

Total \$14.64

Trip fare \$9.64

Subtotal \$9.64

Tip \$5.00

Amount Charged

 \*\*\*\* 8329

[Visit the trip page](#) for more information, including invoices (where available)

\$14.64

You rode with Sazib

UberX 5.29 miles | 8 min

- 7:23 AM | 8205 Esters Blvd, Irving, TX 75063, US
- 7:31 AM | Las Colinas Blvd W & Promenade Pkwy, Irving, Texas 75039, US

Fare does not include fees that may be charged by your bank. Please contact your bank directly for inquiries.



**In the Matter of Arbitration Between**

**Melissa Chinery**

**Sandra Lee**

**APFA Charging Party Members  
(Plaintiff)**

**And**

**Robert Ross, Former APFA National  
President**

**APFA Charged Party Member  
(Defendant)**

**RE: Article VII Charges  
Violations of APFA Constitution  
and APFA Policy Manual**

---

**SUPPLEMENTAL DECISION AND REMEDY MODIFICATION**

**Before:**

**Alternate Article VII Arbitrator Ruben R.  
Armendariz**

**Place and Dates of Hearing:**

**The Westin Irving Convention Center at Las  
Colinas, 400 West Las Colinas Boulevard,  
located in the City of Irving, Texas.**

**June 16, 2021, continued to November 17 and 18,  
2021**

**Appearances:**

**For Charging Party Members:  
(Plaintiff's)**

**Melissa Chinery, Representative  
Sandra Lee, Representative**

**For Charged Party Member:  
(Defendant)**

**Kit Gomez Alba, Representative  
Gina Guidry, Representative  
Robert Ross, Representative**

**RE: Supplemental Decision and Remedy Modification**  
**Article VII Charges**

On the 19<sup>th</sup> day of March 2022, the undersigned arbitrator issued a Decision in the above matter. In the original Remedy, the undersigned arbitrator requested APFA to hire a forensic auditor to audit certain items of this case to identify all inappropriate charges listed in item 1., 1(a.), 1(b.), 1(c.), and 1(d.) concerning Defendant Ross.

In accordance with the original remedy, the APFA hired Cornwell Jackson, Certified Public Accountants to conduct the requested audits. On August 5, 2022, the Independent Accountant's Audit Report was completed and submitted to the APFA. This report was subsequently transmitted to this arbitrator to review and to issue a "Supplemental Decision and Remedy Modification."

The arbitrator has reviewed the Independent Accountant's Audit Report and finds Defendant Ross has violated certain identified items. Thus, the March 19, 2022 Original Remedy is hereby modified to reflect the Auditors' identified items. Accordingly, the arbitrator finds those monetary amounts found inappropriate are now subject for repayment to APFA. Additionally, the Auditors invoices for services rendered shall be included for repayment.

**REMEDY MODIFICATION**

It is hereby Ordered that Defendant Ross shall repay the APFA the following amounts the auditors identified as inappropriate. The accountant's Audit Report is a thorough explanation of the auditor's findings and those amounts found inappropriate.<sup>1</sup>

1(a): Inappropriate costs claimed as moving expenses.	\$ 775.05
1(b): Inappropriate credit card charges for meals and personal items.	12, 274.00
1(c): Inappropriate costs related to rental cars.	6, 454.38
1(d): Inappropriate costs related to mileage to Sacramento airport.	725.76
1(d): Inappropriate costs related to airport parking.	107.00
	<u>\$ 20,336.19</u>

**Auditors Invoices:**

05/31/2022	\$ 150.00
06/30/2022	3,325.00
07/31/2022	11,000.00
08/05/2022	350.00
<b>Total</b>	<u><b>\$ 14,825.00</b></u>

- Ross is hereby Ordered to immediately repay the APFA **\$5,436.47** per the finding of the APFA Board of Directors. An independent accounting firm determined the formula used to determine the daily rate assessed for sick and vacation payout was incorrect.
- Ross is hereby Ordered to repay the APFA **\$8,106.13** for leasing an apartment at the Bear Creek Complex where he had no intention of occupying.
- Ross is hereby fined and Ordered to repay the APFA for all of the Arbitrator's Fee of **\$10, 217.96** for this arbitration.
- Ross is hereby Ordered to repay **\$3,637.00** to the APFA for all of the furniture he had purchased and delivered to his residence located in South Lake, Texas.

<sup>1</sup> Mr. Ross can request a copy of the auditor's report from the APFA if he has not already received a copy of it.

**RE: Supplemental Decision and Remedy Modification  
Article VII Charges**

6. Ross is prohibited from serving in any official position within the APFA organization that is set forth and included in the APFA Constitution and Policy Manual that is covered or identified. If Ross currently holds any official position presently, he is to resign said position. This is to bar Ross from any official position for life other than that of member.
7. The APFA if it hasn't done so, must create a separate body of trained forensic accountants to oversee the annual audit and to create procedures and recommendations to preclude fraud for the BOD's review and action to be included within the Policy Manual. National Officers or Officers who have the authority to extend APFA to credit or use of an APFA credit card must be held economically responsible. The language created must be very clear and unambiguous. Training over the LMRDA must be a requirement for all National Officers or any person who can extend APFA to credit and whom is given an APFA credit card. These individuals must sign a document declaring and attesting that they have read and understand their responsibilities in using an APFA credit card or extending credit to the APFA for rental cars, apartments, etc., and that negligence will not be tolerated and will be dealt with severe penalties.
8. The arbitrator shall retain jurisdiction over any issue involving this remedy for only 90 days from the date of this Supplemental Decision and Remedy Modification.

**Issued the 24<sup>th</sup> day of August, 2022, in San Antonio, Texas.**

  
Ruben R. Armendariz, Arbitrator



American Airlines, Inc.  
401(k) Plan

ROBERT ROSS

## Retirement Savings Statement

Customer Service: (800) 354-3412  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

### Your Account Summary

Statement Period: 11/01/2020 to 12/31/2021

<b>Beginning Balance</b>	<b>\$18,655.27</b>
Employee Contributions	\$2,845.52
Withdrawals	-\$29,521.62
Loan Repayments	\$1,543.19
Change in Market Value	\$4,252.91
<b>Ending Balance</b>	<b>\$2,965.58</b>
<b>Additional Information</b>	
Vested Balance	\$2,965.58

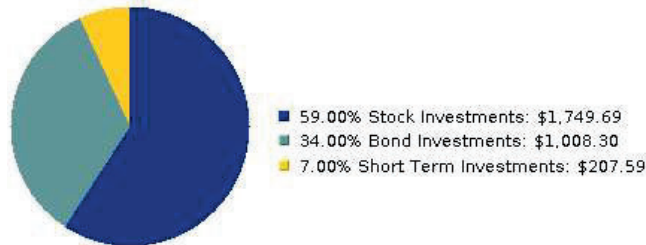
### Your Personal Rate of Return

**This Period** **25.9%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

### Your Asset Allocation

Statement Period: 11/01/2020 to 12/31/2021



Your account is allocated among the asset classes specified above as of 12/31/2021. Percentages and totals may not be exact due to rounding.

The [Additional Fund Information](#) section lists the underlying allocation of your blended funds.

### Market Value of Your Account

Statement Period: 11/01/2020 to 12/31/2021

This section displays the value of your account for the period, in both shares and dollars.

#### TARGET DATE FUNDS

<i>Investment</i>	Shares as of 10/31/2020	Shares as of 12/31/2021	Price as of 10/31/2020	Price as of 12/31/2021	Market Value as of 10/31/2020	Market Value as of 12/31/2021
<b>Blended Fund Investments*</b>					<b>\$18,655.27</b>	<b>\$2,965.58</b>
Target Date 2025	1,302.218	163.756	\$14.32	\$18.10	\$18,655.27	\$2,965.58
<b>Account Totals</b>					<b>\$18,655.27</b>	<b>\$2,965.58</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

\*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in

**APPENDIX 470**

mixture of stocks, bonds and short-term investments, blending long-term growth fund stocks with income from dividends and interest. Please refer to the [Additional Fund Information](#) section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Elections as of

As of 07/11/2022

This section displays the funds in which your future contributions will be invested.

Your Current Investment Elections as of 07/11/2022

All Eligible Sources

Investment Option	Current %
TARGET DATE FUNDS	
Blended Fund Investments*	
TARGET DATE 2025	100%
Total	100%

Your Contribution Summary

Statement Period: 11/01/2020 to 12/31/2021

Contributions	Before Tax	AA Employer Match	Flight Attendant Co. Cont
Period to date	\$2,845.52	\$2,371.29	\$2,845.52
Vested Percent	100%	100%	100%
Total Account Balance	\$936.07	\$740.62	\$1,288.89
Total Vested Balance	\$936.07	\$740.62	\$1,288.89

Your Account Activity

Statement Period: 11/01/2020 to 12/31/2021

Use this section as a summary of transactions that occurred in your account during the statement period.

[Detailed Transaction History](#)

Activity	Target Date 2025	Total
Beginning Balance	\$18,655.27	\$18,655.27
Employee Contributions	\$2,845.52	\$2,845.52
Employer Contributions	\$5,216.81	\$5,216.81
Withdrawals	-\$29,521.62	-\$29,521.62
Loan Repayments	\$1,543.19	\$1,543.19
Administrative Fees	-\$26.50	-\$26.50
Change in Market Value	\$4,252.91	\$4,252.91
Ending Balance	\$2,965.58	\$2,965.58

Your Account Information

As of 07/08/2022

[View Contribution Amount](#)

General Information	
Participant Status	Active

Your Loan Activity

Statement Period: 11/01/2020 to 12/31/2021



# CALIFORNIA ACKNOWLEDGMENT OF RECEIPT OF LOAN ESTIMATE

Loan Number: [REDACTED]

Date: APRIL 28, 2021

Borrower(s): Robert A Ross, Kimberly K Ross

Property Address: 4701 Hayloft Ct  
El Dorado Hills, California 95762

The undersigned ("you" or "your") hereby acknowledge receipt of a "Loan Estimate." This Loan Estimate constitutes a loan commitment. You may check the license status of the broker and/or loan officer with the Department of Real Estate's license information telephone number at (877) 373-4542 or by visiting California at <https://www.dre.ca.gov>.

Compensation to your real estate broker and/or loan originator will be paid by someone other than the lender. The amount of such compensation is either 2.250 % of the amount or \$ 11,592.00 .

Department of Real Estate # [REDACTED]

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower Robert A Ross

Date

Borrower Kimberly K Ross



**ENCLOSED DOCUMENTS LIST**  
**UNITED WHOLESALE MORTGAGE, LLC**

Loan #:



Date: APRIL 28, 2021

Borrower(s): Robert A Ross, Kimberly K Ross

The following documents are enclosed.

1. ☐ Enclosed Documents List
2. ☐ Closing Disclosure
3. ☐ Anti-steering Disclosure of Loan Options
4. ☐ California Acknowledgment of Receipt of Loan Estimate
5. ☐ Mortgage Fraud Is Investigated By The FBI
6. ☐ Privacy Policy

ENCLOSED DOCUMENTS LIST  
EDL.UWM 05/16/19

**DocMagic eForm**  
20210428125219-1221392810-ED



**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.* **APPENDIX 473**

Closing Information

Transaction Information

Loan Information



Closing Information		Transaction Information		Loan Information	
Date Issued	4/28/2021	Borrower	Robert A Ross and Kimberly K Ross	Loan Term	30 years
Closing Date	5/7/2021			Purpose	Refinance
Disbursement Date	5/12/2021			Product	Fixed
Settlement Agent	Fidelity National Title Company	Lender	United Wholesale Mortgage, LLC	Loan Type	<input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA
File #				Loan ID #	
Property	4701 Hayloft Ct El Dorado Hills, CA 95762			MIC #	
Appraised Prop. Value	\$720,000				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$515,200	NO	
Interest Rate		NO	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>		NO	
Prepayment Penalty		Does the loan have these features?	
Balloon Payment		NO	

Projected Payments	
Payment Calculation	Years 1 - 30
Principal & Interest	
Mortgage Insurance	+
Estimated Escrow <i>Amount can increase over time</i>	+
Estimated Total Monthly Payment	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
	<b>In escrow?</b> YES YES

Costs at Closing	
Closing Costs	\$ Includes \$3,840.18 in Loan Costs + \$4,891.66 in Other Costs -\$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$ Includes Closing Costs <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

**Closing Cost Details**

Loan Costs		Borrower-Paid		Paid by Others
		At Closing	Before Closing	
A. Origination Charges				
01	0.387% of Loan Amount (Points)			
02	Loan Origination Fee to Answer Home Loans, Inc			
03	Underwriting Fee			
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For		\$124.00		
01	Credit Report to Other	\$31.00		
02	Flood Certification to Corelogic Flood Services	\$8.00		
03	Tax Service to United Wholesale Fbo Lereta	\$85.00		
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For		\$1,169.00		
01	Title - Endorsement Fee to Fidelity National Title Company	\$25.00		
02	Title - Mobile Notary Fee (Travel - Not Notarize) to Fidelity National Title Company	\$150.00		
03	Title - Premium for Lender's Coverage to Fidelity National Title Company	\$580.00		
04	Title - Recording Fee to Fidelity National Title Company	\$14.00		
05	Title - Settlement Or Closing Fee to Fidelity National Title Company	\$400.00		
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$3,840.18		
Loan Costs Subtotals (A + B + C)		\$3,840.18		

**Other Costs**

<b>E. Taxes and Other Government Fees</b>		<b>\$378.00</b>		
01	Recording Fees Deed: Mortgage: \$378.00	\$378.00		
02				
<b>F. Prepays</b>		<b>\$2,538.62</b>		
01	Homeowner's Insurance Premium (12 mo.) to California Automobile Insurance Company	\$1,868.15		
02	Mortgage Insurance Premium ( mo.)			
03	Prepaid Interest (\$33.52 per day from 5/12/21 to 6/1/21)	\$670.47		
04	Property Taxes ( mo.)			
05				
<b>G. Initial Escrow Payment at Closing</b>		<b>\$1,975.04</b>		
01	Homeowner's Insurance \$155.68 per month for 3 mo.	\$467.04		
02	Mortgage Insurance per month for mo.			
03	Property Taxes \$502.67 per month for 5 mo.	\$2,513.35		
04				
05				
06				
07				
08	Aggregate Adjustment	-\$1,005.35		
<b>H. Other</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$4,891.66</b>		
Other Costs Subtotals (E + F + G + H)		\$4,891.66		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$8,731.84</b>		
Closing Costs Subtotals (D + I)		\$8,731.84		\$11,592.00
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
Payoff to Paramount Residential for Mortgage Loan	
01	\$505,454.92
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	\$505,454.92

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$515,200.00	\$515,200.00	NO
Total Closing Costs (J)	-\$9,829.00	-\$8,731.84	YES • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$506,020.00	-\$505,454.92	YES • See <b>Payoffs and Payments (K)</b>
<b>Cash to Close</b>	\$649.00	\$1,013.24	
	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$8,731.84



## Additional Information About This Loan

### Loan Disclosures

#### Assumption

If you sell or transfer this property to another person, your lender

- ☒ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

#### Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of your overdue payment of principal, interest and escrow for taxes and insurance.

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

#### Partial Payments

Your lender

- ☒ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in  
4701 Hayloft Ct, El Dorado Hills, CA 95762

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

**For now,** your loan

- ☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$7,900.20	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Reserves Mortgage Insurance Reserve See attached page for additional information
Non-Escrowed Property Costs over Year 1	\$0.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowners Association Dues You may have other property costs.
Initial Escrow Payment	\$1,975.04	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$658.35	The amount included in your total monthly payment.

- ☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$725,352.14
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$209,516.14
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$511,325.35
<b>Annual Percentage Rate (APR)</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	2.422%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	40.045%



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not received it yet, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Robert A Ross

Date

Kimberly K Ross

Date

Page 5



**Addendum**

**Loan Disclosures**

**Escrow Account**

Escrow		
Escrowed Property Costs over Year 1		City Property Taxes County Property Taxes Flood Insurance Village/Town/School Tax Wind and Hail Insurance Mud Tax



## ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: [REDACTED]

Date: APRIL 28, 2021

Serv. #:

MIN:

Loan Originator: Answer Home Loans, Inc

Borrower(s): Robert A Ross, Kimberly K Ross

Property Address: 4701 Hayloft Ct  
El Dorado Hills, California 95762

- During the origination process, the loan originator provided me/us with loan options in accordance with Regulation 12 CFR §1026.36(e) which prohibits a loan originator from steering a consumer to a transaction with less favorable terms in order to increase the loan originator's compensation.
- The loan originator presented me/us with loan options for each type of transaction in which I/we have expressed an interest and explained to me/us all available loan options to my/our satisfaction. These loan options included a loan with the lowest interest rate, a loan with the lowest interest rate without non-standard features, and a loan with the lowest total dollar amount for origination points or fees and discount points.

Borrower Robert A Ross

Date

Borrower Kimberly K Ross

Date

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS  
ASDLO.UWM 08/22/18



## CALIFORNIA ACKNOWLEDGMENT OF RECEIPT OF LOAN ESTIMATE

Loan Number: [REDACTED]

Date: APRIL 28, 2021

Borrower(s): Robert A Ross, Kimberly K Ross

Property Address: 4701 Hayloft Ct  
El Dorado Hills, California 95762

The undersigned ("you" or "your") hereby acknowledge receipt of a "Loan Estimate." This Loan Estimate does not constitute a loan commitment. You may check the license status of the broker and/or loan officer by calling the Department of Real Estate's license information telephone number at (877) 373-4542 or by visiting CalDRE's website at <https://www.dre.ca.gov>.

Compensation to your real estate broker and/or loan originator will be paid by someone other than you. The total amount of such compensation is either 2.250 % of the amount or \$ 11,592.00 .

Department of Real Estate # [REDACTED]

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower Robert A Ross

Date

Borrower Kimberly K Ross

Date

CALIFORNIA ACKNOWLEDGMENT OF RECEIPT OF LOAN ESTIMATE  
CAARLE.UWM 07/24/20





Loan Number: [REDACTED]

## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



**Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.**

*Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:*

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Fraud and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

*Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, and 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.*

Signature Robert A Ross

Date

Signature Kimberly K Ross

Date

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI  
FRAUD.MSC 07/31/19

DocMagic 07/31/19



**FACTS****WHAT DOES UNITED WHOLESALMORTGAGE, LLC DO WITH YOUR INFORMATION?****Why?**

Financial companies choose how they share your personal information. We give consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you use with us. This information can include:

- Social Security number and income
- and Account Balances and Payment History
- and Credit History and Credit Scores

**How?**

All financial companies need to share customers' personal information to run their business. In the section below, we list the reasons financial companies can share their customers' information; the reasons **UNITED WHOLESALMORTGAGE, LLC** chooses to share your information; and how you can limit this sharing.

Reasons we can share your personal information	Does UNITED WHOLESALMORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	
<b>For joint marketing with other financial companies</b>	No	We can share with other financial companies
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We can share with other financial companies
<b>For non-affiliates to market to you</b>	No	We can share with other financial companies

**Questions?**

Call (800) 981-8898



## What we do

How does <b>UNITED WHOLESALE MORTGAGE, LLC</b> protect my personal information?	To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does <b>UNITED WHOLESALE MORTGAGE, LLC</b> collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Apply for a loan or give us your contact information;</li> <li>■ Give us your income information or provide employment information;</li> <li>■ Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as our affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They include non-financial companies. Our affiliates include non-financial companies such as First Look Appraisals and Class Valuation.
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They include non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <b>UNITED WHOLESALE MORTGAGE, LLC</b> does not share your information with non-affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies to jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <b>UNITED WHOLESALE MORTGAGE, LLC</b> doesn't join in joint marketing.</li> </ul>

